

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 16-24391-VFP
Chapter: 13
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Karl Dennis Lord
PO Box 313
Hibernia, NJ 07842

Social Security No.:
xxx-xx-4559

Employer's Tax I.D. No.:

NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- ☐ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☒ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- ☐ An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: October 7, 2019

JAN: sjp

Jeanne Naughton
Clerk

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Karl Dennis Lord
DebtorCase No. 16-24391-VFP
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin
Form ID: cscnodscPage 1 of 2
Total Noticed: 21

Date Rcvd: Oct 07, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 09, 2019.

db +Karl Dennis Lord, PO Box 313, Hibernia, NJ 07842-0313
 cr +Specialized Loan Servicing LLC as servicing agent, P. O. Box 9013, Addison, TX 75001-9013
 516308740 CitiBank, PO BOX 8107, South Hackensack, NJ 07606
 516308741 +Equifax, PO BOX 740241, Atlanta, GA 30374-0241
 516308742 +Experian, PO BOX 9701, Allen, TX 75013-9701
 516308744 Linda Lord, 1 Main Rd., Hibernia, NJ 07842
 516308748 +PNC, Consumer Loan Center, Mailstop: P5-PCLC-01-1, 2730 Liberty Ave,
 Pittsburgh, PA 15222-4704
 516308747 ++PNC BANK, 500 FIRST AVE P7-PFSC-02-F, PITTSBURGH PA 15219-3129
 (address filed with court: PNC, P7-PFSC-02-H, 500 First Ave, Pittsburgh, PA 15219)
 516417510 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State Of New Jersey, Division Of Taxation, Bankruptcy Section,
 PO Box 245, Trenton, NJ 08695-0245)
 516308750 Specialized Loan Servicing LLC, PO BOX 636005, Littleton, CO 80163-6005
 516308751 State of New Jersey, Division of Revenue, PO BOX 262, Trenton, NJ 08646-0262
 516456440 +The Bank of NY Mellon, Trustee (See 410), c/o Specialized Loan Servicing LLC,
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
 517736551 +The Bank of New York Mellon Trustee (See 410), c/o Specialized Loan Servicing LLC,
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
 516308752 +Trans Union, PO BOX 2000, Chester, PA 19016-2000

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 08 2019 00:14:53 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Oct 08 2019 00:14:52 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr E-mail/Text: cio.bncmail@irs.gov Oct 08 2019 00:14:10 Internal Revenue Service,
 955 S. Springfield Avenue, Springfield, NJ 07081
 516308745 +E-mail/Text: bankruptcydpt@mcmcg.com Oct 08 2019 00:14:51 Midland Funding,
 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
 516308746 +E-mail/PDF: pa_dc_claims@navient.com Oct 08 2019 00:21:35 Navient, Po Box 9655,
 Wilkes Barre, PA 18773-9655
 516408107 E-mail/PDF: pa_dc_claims@navient.com Oct 08 2019 00:23:49 Navient Solutions, Inc.,
 P.O. Box 9640, Wilkes-Barre, PA 18773-9640
 516308749 E-mail/PDF: pa_dc_claims@navient.com Oct 08 2019 00:22:40 SLM Financial Coporation,
 PO BOX 4400, Wilkes Barre, PA 18773-4400

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516308743* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 09, 2019

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0312-2

User: admin
Form ID: cscnodsc

Page 2 of 2
Total Noticed: 21

Date Rcvd: Oct 07, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 7, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York, successor in interest to JPMorgan Chase Bank, N.A. as Trustee for Structured Asset Mortgage Investments II Inc., Bear Stearns ALT-A Trust, Mortg dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Francesca Ann Arcure on behalf of Creditor Specialized Loan Servicing LLC as servicing agent for Wilmington Trust, National Association, as Successor Trustee to Citibank, N.A., as Trustee for Bear Stearns Asset Backed Securities Trust 2007-2, NJ_ECF_Notices@McCalla.com, NJ_ECF_Notices@McCalla.com

Marie-Ann Greenberg magecf@magtrustee.com

Scott E. Tanne on behalf of Debtor Karl Dennis Lord ecf@tannelaw.com, tanne.ecf.email@gmail.com;tannesr87179@notify.bestcase.com

TOTAL: 4